REFERENCES

1. Ahasanul, Haque; Ahmad Zaki Hj Ismail and Abu Hayat Daraz (2009). Issues of E – Banking
2. Abou-Robieh, Moutaz "A study of e-banking security perceptions and customer satisfaction issues.(2005)
3. Bruitten and Marcus Leland (2006) DAI – A6703 P1094 (Sept. 2006) ISBI 978-0-542 62451-3.
4. Beer, Stan (2006). Customers Preference on Internet Banking, Survey (Retrieved from March 20, 2009).
5. Brodie, R. J; H Winklhofer; N. E Coviello and W.J Johnston, (2007). Is e–marketing coming of age? An Examination of the Penetration of e–marketing and Firm Performance. Journal of Interactive Marketing, 21, 2 – 21.
6. Chaffey, D; Mayer, R; Johnson, K and Ellis Chadwick, F (2006). Internet Marketing: Strategy, Implementation and Practice, (3rd Edition) Financial Times/Prentice Hall, Harlow, Essex, U.K, 8 – 10.
7. Christopher, G; C. Mike; L. Visit and W. Amy, (2006). A Logit Analysis of Electronic Banking in New – Zealand. International Journal of Bank Marketing, 24, 360 – 383.
8. Cooper, R. G (1997). Examining some myths about new product winners in Katz, R. (Eds), The Human Side of Managing Technological Innovation. Oxford. 550 – 60. (Retrieved from www.ebsco.com).
9. Dr.S.T.Surulivel Senior Assistant Professor, School of Management, SASTRA University, Thanjavur, South IndiaCustomer Awareness and Preference towards E-Banking Services of Banks (A Study of SBI)
10. . Ding, Xin "Three studies of service operations and customer experience design in online services (2007).
11. Durkin, M. G and B. Howcroft, (2003). Relationship Marketing in the Banking Sector: The impact of New Technologies. Journal of Marketing Intelligence Planning, 2(1), 61 – 71.
12. Fisher – French, (2007). The New Battle for your Buck. Mail and Guardian (Online).
13. Featherman, Mauricio Sanchez" Evaluative criteria and user acceptance of Internetbasedfinancial transaction processing systems (2002).

14. Gonzalez, M; R. Mueller – Dentiste and R. Mack (2008). An alternative approach in Service quality: An E-banking Case Study. Quality Management Journal; PRJ, 15, 41 – 48.
15. Huang,Haibo"Essays in electronic money and banking(2005)
16. Harris, L and L. J Spence (2002).The ethics of Banking. Journal of Electronic Commerce Research, 3(2), 59 – 66.
17. IAMAI, 2006. IAMAI's Report on Online Banking (2006). Retrieved from http://www.iamai.in/Research.aspx?Fileid=r8_home. 12. Johnson (2005). Overview of Electronic Payment Systems in Nigeria: Strategic and Technical Issues.CBN, 29(2), 68 – 71.Jham and Vimi (2008) - IIBM Management Review (Indian Institute of.
Management, Bangalore) March 2008, Vol. 20 Is: 10 p, 6 charts, 1 Graph.
18. Isern,Jennifer" A cross-country analysis of the effects of e-banking and financial Infrastructure on financial sector competition: A Schumpeterian shift?(2008)
19. Joseph, M; C. McClure and B. Joseph, (1999). Service Quality in Banking Sector: The impact of Technology on service delivery. International Journal of Bank Marketing, 17(4), 182 – 191.
20. Jun, M and S Cai (2001). The key Determinants of Internet Banking Service Quality: A Content analysis. International Journal of Banking Marketing, 19(7), 276 – 291.
21. Jeon, Kiyong"Essayson banking industry: ATM(Automatic Teller Machine)(2014)
22. Kalakota, R and A. B. Whinston (1996). "Electronic Commerce: A Manager's Guide" 2nd edition, Addison Wesley, Harlow.
23. Kamel, S (2005). The use of Information Technology to Transform the Banking Sector in Developing Nations. Information Technology Development, 11(4), 305 – 312.
24. Khan, M S; S. S. Mahapatra and Sreekrumah (2009). Service Quality Evaluation in Internet Banking: An Empirical Study in India. International Journal of Indian Culture and Business Management, 2(1), 30 – 46.
25. Lamb, W. C; Hair, J. F; Mcdaniel, C (2002). Marketing. South Western Publishers, Ohio, USA.
26. Lee, Jihyun" Factors affecting intention to use online financial services (2003).

27. Larpsiri , R and M Speece (2004). Technology Integration: Perception of Sales Force Automation in Thailand's Life Assurance Industry. Journal of Marketing Intelligence planning, 22(4), 392 – 406.
28. Masocha, R ; N Chiliya and S Zindiye (2011). E Banking adoption by customers in the rural milleus of South Africa: A Case of Alice, Eastern Cape, South Africa. African Journal of Business Management, 5(5), 1857 – 1863.
29. Ozuru, H. N; Chikwe, J. E and Idika Uduma (2010). The use of Traditional payments and electronic payments systems in Nigeria: A discourse. Proceedings of the 11th Annual Conference of International Academy of African Business and Development
30. Reynolds, John" A retrospective data examination of customer loyalty in the e-bankingtechnology services industry: Strategies for new successes(2007)
31. Transaction: An Empirical Investigation on Malaysian Customers perception. Journal of Applied Sciences, 9(10), 1870 - 1879.
32. Taft, Jeanette" An examination of the antecedents of electronic banking technologyacceptance and use(2007)
33. Wamalwa, Tom" The impact of internet banking on banks: A descriptive and Evaluative case study of a large United states bank (2006).